

In re:
Michael A. Mignone
Jessica E. Mignone
Debtors

Case No. 21-11232-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 13, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	Michael A. Mignone, Jessica E. Mignone, 3408 Westview Drive, Perkiomenville, PA 18074-9463
14604244	+ AES/BHEA - US Bank, P.O.Box 61047, Harrisburg, PA 17106-1047
14604247	+ Citadel Federal Credit Union, P.O.Box 650, Exton, PA 19341-0650
14604251	Goldman Sachs Bank USA, P.O.Box 45400, Salt Lake City, UT 84145-0400
14604252	+ Kia Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 13 2021 23:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 14 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Aug 13 2021 23:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14604245	EDI: TSYS2.COM	Aug 14 2021 03:33:00	Barclays Bank Delaware, Card Services, P.O.Box 8802, Wilmington, DE 19899-8802
14604246	Email/Text: cms-bk@cms-collect.com	Aug 13 2021 23:28:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14604248	+ EDI: CITICORP.COM	Aug 14 2021 03:33:00	Citibank, N.A., P.O.Box 6500, Sioux Falls, SD 57117-6500
14604249	EDI: DISCOVER.COM	Aug 14 2021 03:33:00	Discover Bank, P.O.Box 30943, Salt Lake City, UT 84130
14604250	+ EDI: CITICORP.COM	Aug 14 2021 03:33:00	ExxonMobil, Citibank, N.A., P.O.Box 6404, Sioux Falls, SD 57117-6404
14604253	+ EDI: NAVIENTFKASMSERV.COM	Aug 14 2021 03:33:00	Navient, U.S. Department of Education, P.O.Box 9500, Wilkes Barre, PA 18773-9500
14604254	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2021 23:28:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 11

BYPASSED RECIPIENTS

District/off: 0313-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
JEFFREY C. MCCULLOUGH	on behalf of Debtor Michael A. Mignone jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Joint Debtor Jessica E. Mignone jeffmccullough@bondmccullough.com lchung@bondmccullough.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Michael A. Mignone</u>	Social Security number or ITIN	xxx-xx-4463
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica E. Mignone</u>	Social Security number or ITIN	xxx-xx-3763
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-11232-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Mignone

Jessica E. Mignone

8/12/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.